

Information to identify the case:

Debtor 1	Richard A. DeFeo	Social Security number or ITIN	xxx-xx-1228
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number:	19-26477-JNP		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Richard A. DeFeo

3/6/25

By the court: Jerrold N. Poslusny Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Richard A. DeFeo
Debtor

Case No. 19-26477-JNP
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1
Date Rcvd: Mar 06, 2025

User: admin
Form ID: 3180W

Page 1 of 3
Total Noticed: 28

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
+++	Addresses marked '+++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(e).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 08, 2025:

Recip ID	Recipient Name and Address
db	Richard A. DeFeo, 1140 Old Lake Road, Newfield, NJ 08344-9129
aty	+ Bruce H. Zamost, Helmer, Conley & Kasselmann PA, 600 Beverly-Rancocas Road, Willingboro, NJ 08046-3736
518429735	+++ Citi Cards, Sherman Originator III LLC, c/o Resurgent Capital Services LP, 55 Beattie Place, Suite 110, Greenville, SC 29601-5115
518429738	+ Gateway Mortgage Group, LLC, Atten: KML Law Group, LLC, 216 Haddon Ave., Ste 406, Westmont, NJ 08108-2812
518429740	Krystal DeFeo, 771 S Shiloh Avenue, Rosenhayn, NJ 08352

TOTAL: 5

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Mar 06 2025 20:56:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Mar 06 2025 20:56:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	+ Email/Text: nsm_bk_notices@mrcooper.com	Mar 06 2025 20:55:00	U.S. Bank National Association, not in its individ, c/o Rushmore Loan Management Services, PO Box 55004, Irvine, CA 92619-5004
cr	+ Email/Text: nsm_bk_notices@mrcooper.com	Mar 06 2025 20:55:00	U.S. Bank National Association, not in its individ, PO Box 619096, Dallas, TX 75261-9096
518429734	+ Email/PDF: bncnotices@becket-lee.com	Mar 06 2025 21:48:22	American Express, PO Box 981537, El Paso, TX 79998-1537
518495158	Email/PDF: bncnotices@becket-lee.com	Mar 06 2025 21:12:11	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
518429736	EDI: DISCOVER	Mar 07 2025 01:40:00	Discover Bank, PO Box 15316, Wilmington, DE 19850
518447613	EDI: DISCOVER	Mar 07 2025 01:40:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
518429737	+ EDI: DISCOVER	Mar 07 2025 01:40:00	Discover PL, PO Box 30954, Salt Lake City, UT 84130-0954
518446759	+ EDI: DISCOVERPL	Mar 07 2025 01:40:00	Discover Personal Loans, PO Box 30954, Salt Lake City, UT 84130-0954
518429739	+ EDI: JPMORGANCHASE	Mar 07 2025 01:40:00	JP Morgan Chase Bank, PO Box 15369, Wilmington, DE 19850-5369
518429739	+ Email/PDF: ais.chase.ebn@aisinfo.com	Mar 06 2025 21:11:17	JP Morgan Chase Bank, PO Box 15369, Wilmington, DE 19850-5369
518478667	+ Email/Text: RASEBN@raslg.com	Mar 06 2025 20:55:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853

District/off: 0312-1

User: admin

Page 2 of 3

Date Rcvd: Mar 06, 2025

Form ID: 3180W

Total Noticed: 28

518541150	Email/PDF: resurgentbknofications@resurgent.com	Mar 06 2025 21:28:05	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
518429741	Email/Text: Bankruptcy.Notices@pnc.com	Mar 06 2025 20:55:00	PNC, PO Box 747032, Pittsburgh, PA 15274-7032
518522451	Email/Text: Bankruptcy.Notices@pnc.com	Mar 06 2025 20:55:00	PNC BANK NA, Bankruptcy Department, PO Box 94982, Cleveland, OH 44101
518554973	+ Email/Text: nsm_bk_notices@mrcooper.com	Mar 06 2025 20:55:00	U.S. Bank National Association, Rushmore Loan Management Services, PO Box 55004, Irvine, CA 92619-5004
520094947	+ Email/Text: nsm_bk_notices@mrcooper.com	Mar 06 2025 20:55:00	U.S. Bank National Association, c/o Rushmore Servicing, PO Box 619094, Dallas, TX 75261-9094
520094948	+ Email/Text: nsm_bk_notices@mrcooper.com	Mar 06 2025 20:55:00	U.S. Bank National Association, c/o Rushmore Servicing, PO Box 619094, Dallas, TX 75261-9741, U.S. Bank National Association, c/o Rushmore Servicing 75261-9094
518553549	+ Email/Text: nsm_bk_notices@mrcooper.com	Mar 06 2025 20:55:00	U.S. Bank National Association, not in its indivi, c/o Rushmore Loan Management Services, PO Box 55004, Irvine, CA 92619-5004
518465185	EDI: USBANKARS.COM	Mar 07 2025 01:40:00	U.S. Bank National Association, Bankruptcy Department, PO Box 108, St. Louis MO 63166-0108
518429742	EDI: USBANKARS.COM	Mar 07 2025 01:40:00	US Bank, PO Box 790408, Saint Louis, MO 63179-0408
518429743	+ EDI: CCS.COM	Mar 07 2025 01:40:00	Wells Fargo, CCS Payment Process Center, PO Box 55126, Boston, MA 02205-5126
518518759	Email/PDF: BankruptcynticesCCSBKOperations@wellsfargo.com	Mar 07 2025 02:47:53	Wells Fargo Bank, N.A., Wells Fargo Card Services, PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438

TOTAL: 24

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 08, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 6, 2025 at the address(es) listed below:

Name	Email Address
------	---------------

District/off: 0312-1

User: admin

Page 3 of 3

Date Rcvd: Mar 06, 2025

Form ID: 3180W

Total Noticed: 28

Andrew B Finberg

ecfmail@standingtrustee.com ecf.mail_9022@mg.bkdocs.us

Andrew B Finberg

on behalf of Trustee Andrew B Finberg ecfmail@standingtrustee.com ecf.mail_9022@mg.bkdocs.us

Anthony Landolfi

on behalf of Debtor Richard A. DeFeo anthony@landolfilaw.com kathy@landolfilaw.com

Isabel C. Balboa

on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com summarymail@standingtrustee.com

Robert P. Saltzman

on behalf of Creditor U.S. Bank National Association not in its individual capacity but solely as trustee for the RMAC Trust, Series 2018 G-CTT c/o Rushmore Servicing dnj@pbslaw.org

Robert P. Saltzman

on behalf of Creditor U.S. Bank National Association not in its individual capacity but solely as trustee for the RMAC Trust, Series 2018 G-CTT dnj@pbslaw.org

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 7